Case 22-22106-GLT Doc 41 Filed 05/03/23 Entered 05/04/23 00:32:00 Desc Imaged Certificate of Notice Page 1 of 8 FILED

FILED 5/1/23 3:18 pm

CLERK U.S. BANKRUPTCY COURT - WDPA

### IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Jeffrey J. Mahronich and Sandra L. Mahronich	) ) Case No. 22-22106-GLT )				
Debtor(s).	) Chapter 13 ) Related to Doc. No. 5				
ORDER OF COURT (Check Boxes That Apply)					
<b>⊠</b> Confirming Plan on Final Basis					
☐ Authorizing Distributions Under Plan On Interim Basis Solely as Adequate Protection	☐ Amended Chapter 13 dated:				

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1780 effective 11/2022.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "<u>Plan</u>"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

# 1. <u>Unique Provisions Applicable Only to This Case</u>: *Only those provisions which are checked below apply to this case*:

A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$1830, beginning 5/2023. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
B. The length of the Plan is changed to a total of at leastmonths. This

B. The length of the Plan is changed to a total of at least \_\_\_\_months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket. The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.
Parties are reminded of their duty to monitor the Court's docket and attend duly scheduled hearings. The parties are further reminded of their duty to meet and confer and otherwise engage in good faith settlement negotiations with respect to any objection to plan confirmation. Failure to comply with these duties may result in the imposition of sanctions against the offending party.
D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
F. The following utility creditorshall be paid monthly payments of \$beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  * Rocket Mrtg CL#5  *Allegheny Valley SD CL#9  *Allegheny County CL#19
H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- ✓ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
   \*PNC Bank CL#17
- K. Additional Terms and Conditions:\* No payments to Diane Mahronich as this is paid direct.
  - \*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.

#### 2. Deadlines. The following deadlines are hereby established and apply to this case:

- A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **B.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-1(c)(2), the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.
- C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **D.** Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

#### 3. Additional Provisions. The following additional provisions apply in this case:

- Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- Debtor(s)' counsel must file a fee application in accordance with W.PA.LBR D. 2016-1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- The Trustee shall file a Certificate of Default and Request for Dismissal of the case in the event of a material Plan default.
- In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed secured claim (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.
- G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.
- The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: May 1, 2023

Chief United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 22-22106-GLT Jeffrey J. Mahronich Chapter 13

Sandra L. Mahronich

Debtors

#### CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4
Date Rcvd: May 01, 2023 Form ID: pdf900 Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2023:

Recip ID		Recipient Name and Address
db/jdb	+	Jeffrey J. Mahronich, Sandra L. Mahronich, 1706 Sherman Ave., New Kensington, PA 15068-5036
cr	+	Borough of Cheswick, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110 Pittsburgh, PA 15219-1753
15528369	+	AHN, PO Box 645266, Pittsburgh, PA 15264-5250
15528368	+	Affirm, PO Box 702, San Francisco, CA 94104-0702
15551703	+	Allegheny Valley School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15528370	+	Allegheny Valley School District, Harmar Township, P.O. Box 294, Cheswick, PA 15024-0294
15528371		BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
15570379	+	Borough of Cheswick, GRB Law, c/o Jeffrey R. Hunt, Esq., 525 William Penn Pl, St 3110, Pittsburgh PA 15219-1753
15528373	+	Borough of Cheswick, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
15528384	+	Dianne Mahronich, 1212 Fairmont Street, Cheswick, PA 15024-1427
15528385		Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15528386	+	Dollar Bank, Attn: Bankruptcy, 401 Liberty Ave, Pittsburgh, PA 15222-1000
15528387	+	Dollar Bk Vs, 2700 Liberty Ave, Pittsburgh, PA 15222-4700
15528390		Phoenix Financial Group, PO Box 361450, Columbia Falls, ME 04623-6000
15528392	+	Quick Med Claims, New Kensington Ambulance Services, 1400 Lebanon Church Road, Pittsburgh, PA 15236-1455

#### TOTAL: 15

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + Email/PDF: acg.acg.ebn@aisinfo.com	Date/Time	Recipient Name and Address
		May 02 2023 08:06:03	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	May 02 2023 07:58:00	County of Allegheny, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2023 07:57:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 02 2023 08:06:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 02 2023 07:58:00	Peoples Gas Company, f/k/a Peoples TWP LLC, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15528369	^ MEBN	May 02 2023 07:56:33	AHN, PO Box 645266, Pittsburgh, PA 15264-5250
15528375	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 02 2023 08:05:58	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15528374	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 02 2023 08:06:02	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15528377	+ Email/PDF: acg.coaf.ebn@aisinfo.com		07131 0273

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2 400 100 ( 60 1,144)	01, <b>2</b> 0 <b>2</b> 0	2,00	1014111011001000
		May 02 2023 08:06:03	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15528376	Email/PDF: acg.coaf.ebn@aisinfo.com	May 02 2023 08:06:08	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15550795	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 02 2023 08:06:03	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15553149	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 02 2023 08:05:58	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15528379	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2023 08:06:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15528378	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2023 08:06:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15544714	Email/Text: bnc-quantum@quantum3group.com	May 02 2023 07:58:00	Citibank, N.A., c/o Quantum3 Group LLC, PO
15544347	Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2023 08:06:09	Box 280, Kirkland, WA 98083-0280 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls,
15528381	+ Email/PDF: Citi.BNC.Correspondence@citi.com	·	SD 57108-5027
		May 02 2023 08:06:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15528380	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2023 08:06:08	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
15528382	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2023 08:06:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15528383	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2023 08:06:08	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15570380	+ Email/Text: ebnjts@grblaw.com	May 02 2023 07:58:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esq., 525 William Penn Pl, St 3110, Pittsburgh PA 15219-1753
15528389	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2023 08:05:59	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15557874	Email/Text: JCAP_BNC_Notices@jcap.com	May 02 2023 07:58:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15551350	Email/PDF: resurgentbknotifications@resurgent.com	May 02 2023 08:06:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15528388	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 02 2023 08:06:04	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
15528372	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2023 07:57:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15528391	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2023 07:57:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
15558985	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2023 07:57:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
15528394	+ Email/Text: bankruptcyteam@quickenloans.com	May 02 2023 07:58:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15528393	+ Email/Text: bankruptcyteam@quickenloans.com	May 02 2023 07:58:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15528396	+ Email/Text: OpsEscalations@RocketLoans.com	May 02 2023 07:58:00	Rocket Loans, Attn: Bankruptcy, 1274 Library Street, Detroit, MI 48226-2256
15528395	+ Email/Text: OpsEscalations@RocketLoans.com	May 02 2023 07:58:00	Rocket Loans, 1274 Library St, Detroit, MI 48226-2256
15546092	+ Email/Text: bankruptcyteam@quickenloans.com	May 02 2023 07:58:00	Rocket Mortgage, LLC fka Quicken Loans, at. el,

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Date Rcvd: May		Form ID: pdf900	Total Noticed: 63
,	,	1	635 Woodward Avenue, Detroit MI 48226-3408
15554309	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:06:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15528624	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:06:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15528398	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:05:59	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15528397	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:06:03	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15528399	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:06:03	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
15528400	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:06:08	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15528402	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:06:07	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15528401	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:05:59	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15528403	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:05:59	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15528404	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:05:59	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15528405	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:06:08	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15528406	+ Email/PDF: gecsedi@recoverycorp.com	May 02 2023 08:06:03	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15528407	+ Email/Text: BankruptcyNotice@upmc.edu	May 02 2023 07:58:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15558793	^ MEBN	May 02 2023 07:56:04	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15558792	^ MEBN	May 02 2023 07:55:42	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15528408	Email/Text: BNC-ALLIANCE@QUANTU	JM3GROUP.COM May 02 2023 07:58:00	Wayfair, PO Box 659450, San Antonio, TX 78265-9450

TOTAL: 49

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

#### **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2023 Signature: /s/Gustava Winters

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2023 at the address(es) listed below:

Name Email Address

Denise Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmllawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Gas Company f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,

PNGbankruptcy@peoples-gas.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Cheswick jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Kenneth Steidl

on behalf of Debtor Jeffrey J. Mahronich julie.steidl@steidl-steinberg.com

ken. steidl@steidl-steinberg.com; if riend@steidl-steinberg.com; todd@steidl-steinberg.com; todd@ste

eidl-steinberg.com;trose@steidl-steinberg.com

Kenneth Steidl

on behalf of Joint Debtor Sandra L. Mahronich julie.steidl@steidl-steinberg.com

ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st

eidl-steinberg.com;trose@steidl-steinberg.com

Maribeth Thomas

on behalf of Creditor PNC Bank N.A. mthomas@tuckerlaw.com, maribeth.thomas@gmail.com

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9